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Attorney Docket No. 21866-013

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Richard O'Connell
Serial No: 09/907,265
Filed: July 17, 2001
For: SYSTEM AND METHOD OF VALIDATING AN AUTHORIZED USER
OF A PAYMENT CARD AND AUTHORIZATION OF A PAYMENT CARD
TRANSACTION

Examiner: Unassigned
Art Unit: 2661

Box IDS
Assistant Commissioner for Patents
Washington, DC 20231

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Technology Center 2600

TRANSMITTAL LETTER

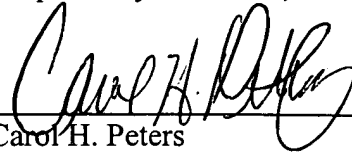
Sir:

Transmitted herewith for filing in the above-identified application are the following documents:

1. Statement Filed Pursuant to the Duty of Disclosure Under 37 C.F.R. §§1.56, 1.97 and 1.98;
2. Form PTO 1449 and copies of prior art references;
3. Copy of International Search Report; and
4. Return Postcard.

The Commissioner is hereby authorized to credit any overpayment or charge any fee deficiency to Deposit Account No. 50-0311, and reference Attorney Docket No. 21866-013. A duplicate of this sheet is enclosed.

Respectfully submitted,


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Dated: August 1, 2002

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